

App. No. 10/605,020

**REMARKS - General**

Applicant has re-written claims to address Examiner's Section 101 rejection and Examiner's Section 112 rejection.

Claims 1 and 2 have been cancelled to address the Section 102 rejection.

Applicant has address the 103 Section rejections by adding new limitations based on portfolio information and displaying such information as well as adding charting forms not in the original claims and the referenced art of Buckwalter (US 2004/0254877) or Abelow (US 5,999,908) or Eicher, Jr. (US 2002/0099578). This new limitations make the new claims novel and unique patentable over prior art.

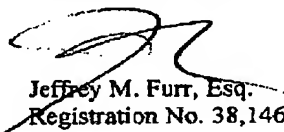
Applicant also respectfully disagrees with Examiner's Official Notice dealing with connection through the Internet and especially through wireless devices. The use of these channels in dealing with this area of the law and business is new and novel.

Applicant has rewritten all claims to define the invention more particularly and distinctly so as to overcome the technical rejections and define the invention patentably over the prior art.

**Conclusion**

For all of the above reasons, applicant submits that the specification and claims are now in proper form, and that the claims all define patentably over prior art. Therefore the applicant submits that this application is now in condition for allowance, which action is respectfully solicited.

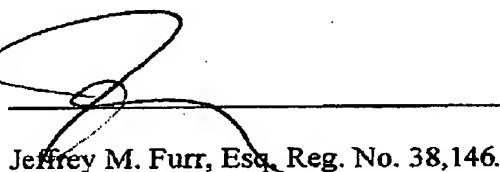
Respectfully submitted,



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I hereby certify I have transmitted this paper by fax to the Patent and Trademark Office at 571-273-8300 on December 20, 2007.

December 20, 2007



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